

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

YVETTE K LOFTON

Debtor(s)

Case No. 17-04410

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/15/2017.
- 2) The plan was confirmed on 08/23/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/14/2018.
- 6) Number of months from filing to last payment: 17.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$11,570.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$11,570.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,097.50  
Court Costs \$0.00  
Trustee Expenses & Compensation \$541.22  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$2,638.72**

Attorney fees paid and disclosed by debtor: \$1,092.50

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMCA	Unsecured	71.00	NA	NA	0.00	0.00
AMCA	Unsecured	59.00	NA	NA	0.00	0.00
Amsher Collection Serv	Unsecured	1,881.00	NA	NA	0.00	0.00
ATG CREDIT LLC	Unsecured	55.00	NA	NA	0.00	0.00
ATG CREDIT LLC	Unsecured	45.00	NA	NA	0.00	0.00
ATG CREDIT LLC	Unsecured	45.00	NA	NA	0.00	0.00
ATG CREDIT LLC	Unsecured	2.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Unsecured	NA	3,968.96	3,968.96	242.71	0.00
CIT BANK NA	Secured	NA	256,485.67	0.00	0.00	0.00
CIT BANK NA	Secured	115,000.00	NA	NA	0.00	0.00
CIT BANK NA	Unsecured	141,485.67	NA	NA	0.00	0.00
COOK COUNTY CLERK	Secured	5,316.74	NA	386.88	386.88	0.00
COOK COUNTY CLERK	Unsecured	5,316.74	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	759.64	NA	NA	0.00	0.00
Franklin Collection Services	Unsecured	897.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	994.00	994.04	994.04	60.78	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	880.00	880.40	880.40	53.83	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	546.00	546.20	546.20	21.85	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	594.72	594.72	23.79	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	497.00	497.71	497.71	19.91	0.00
JH PORTFOLIO DEBT EQUITIES LLC	Unsecured	517.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	817.00	827.11	827.11	50.57	0.00
MASON	Unsecured	NA	295.54	295.54	11.82	0.00
MASON EASY PAY	Unsecured	277.90	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	920.00	973.71	973.71	59.54	0.00
ONEMAIN	Unsecured	4,521.00	4,521.29	4,521.29	276.48	0.00
PORTFOLIO RECOVERY	Unsecured	693.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	642.88	692.94	692.94	27.72	0.00
PRA RECEIVABLES MGMT	Unsecured	686.45	791.07	791.07	48.38	0.00
QUANTUM3 GROUP LLC	Unsecured	426.67	517.42	517.42	20.70	0.00
REGIONAL ACCEPTANCE CORP	Unsecured	11,737.21	NA	11,737.21	717.74	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
REGIONAL ACCEPTANCE CORP	Secured	7,919.00	19,656.21	7,919.00	3,572.25	289.67
SECOND CITY CONSTRUCTION	Secured	6,938.82	6,355.62	6,355.62	2,696.79	167.08
SECOND CITY CONSTRUCTION	Unsecured	0.00	NA	NA	0.00	0.00
SECOND CITY CONSTRUCTION	Unsecured	6,938.82	NA	NA	0.00	0.00
THE ROOM PLACE	Unsecured	875.38	NA	NA	0.00	0.00
TIDEWATER FINANCE COMPANY	Unsecured	1,612.00	1,612.66	1,612.66	88.39	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	NA	1,722.29	1,722.29	94.40	0.00
VICTORIAS SECRET	Unsecured	772.08	NA	NA	0.00	0.00
WEST SUBURBAN MEDICAL CENTEF	Unsecured	470.46	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,919.00	\$3,572.25	\$289.67
All Other Secured	\$6,742.50	\$3,083.67	\$167.08
<b>TOTAL SECURED:</b>	<b>\$14,661.50</b>	<b>\$6,655.92</b>	<b>\$456.75</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$31,173.27</b>	<b>\$1,818.61</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,638.72</u>
Disbursements to Creditors	<u>\$8,931.28</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$11,570.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/18/2018

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.